

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	Shackarah S. Vera Debtor Maureen A. Rose Co-Debtor	CASE NO.: 20-10823
	Fay Servicing, LLC as servicer for U.S. Bank National Association, not in its individual capacity, but solely as Trustee for RMTP Trust, Series 2021 Cottage-TT-V v.	CHAPTER 13
	Shackarah Vera Maureen A. Rose Kenneth E. West Respondents	Judge: Patricia M. Mayer
		Hearing Date: July 23, 2024 @ 1:00 PM
		Objection Deadline: July 2, 2024

**ORDER GRANTING RELIEF FROM THE AUTOMATIC STAY**

UPON consideration of the Application of Fay Servicing, LLC as servicer for U.S. Bank National Association, not in its individual capacity, but solely as Trustee for RMTP Trust, Series 2021 Cottage-TT-V, together with any successor and/or assign, ("Movant") dated June 18, 2024 and with good cause appearing therefore, it is

**ORDERED** the automatic stay, heretofore in effect pursuant to 11 U.S.C. § 362 (d)(1); modifying ~~vacating~~ the automatic stay to permit Movant, its successors and/or assigns, to enforce its mortgage on the Debtor's premises located at 10 Shipley Pl, Philadelphia, PA 19152; and it is further;

**ORDERED** that the Co-Debtor stay in effect as it pertains to Maureen A. Rose pursuant to section 1301(a) of the Bankruptcy Code is hereby modified to allow Movant its successors and/or assigns to commence and /or continue with a foreclose action and eviction proceeding with regard to the Premises; and it is further

**ORDERED** that Movant is permitted to offer and provide Debtors with information regarding a potential Forbearance Agreement, short sale, deed in lieu, loan modification, Refinance Agreement, or other loan workout/loss mitigation agreement, and to enter into such agreement with Debtors without further order of the court, and it is further

**ORDERED** that in the event this case is converted to a case under any other chapter of the U.S. Bankruptcy Code, this Order will remain in full force and effect; and it is further

**ORDERED** that Movant is no longer required to send and/or file the Notices required by Fed. R. Bankr. P. 3002.1; and it is further

**ORDERED** that the Movant shall promptly report to the Chapter 13 Trustee any surplus monies realized by any sale of the Property.

BY THE COURT:



**Date: July 23, 2024**

Hon. Patricia M. Mayer

U.S.B.J